

Information to identify the case:

Debtor 1	Patrick T. Drudy	Social Security number or ITIN	xxx-xx-0115
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **19-21469-CMB**

Date case filed for chapter **7 4/10/19**

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Patrick T. Drudy	
2. All other names used in the last 8 years		
3. Address	1242 McNeilly Avenue Pittsburgh, PA 15216	
4. Debtor's attorney Name and address	Charles J. Grudowski Grudowski Law Associates, P.C. 3925 Reed Boulevard Suite 100C Murrysville, PA 15668	Contact phone 412-904-1940 Email: cjg@grudowskilaw.com
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: trusteesikirica@zoominternet.net

For more information, see page 2 >

Debtor **Patrick T. Drudy**

Case number **19-21469-CMB**

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 4/11/19
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	June 17, 2019 at 02:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 8/16/19
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Patrick T. Drudy
Debtor(s)

Bankruptcy Case No.: 19-21469-CMB
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: April 11, 2019

Carlota M. Bohm
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Patrick T. Drudy
 Debtor

Case No. 19-21469-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Apr 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2019.

db +Patrick T. Drudy, 1242 McNeilly Avenue, Pittsburgh, PA 15216-3404
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1945
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983
 15031079 CF Medical LLC, 3705 South Hwy 27, Suite 203, Clermont, FL 34711
 15031082 +FBCS, Inc., 330 S. Warminster Rd., Suite 353, Hatboro, PA 19040-3433
 15031086 +MRS Associates, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016
 15031083 +Mary Ann Drudy, 558 Rolling Green Drive, Bethel Park, PA 15102-3708
 15031084 +Monarch Recovery Management, Inc., 3260 Tillman Drive, Suite 75, Bensalem, PA 19020-2059
 15031085 Mr. Cooper, P.O. Box 650783, Dallas, TX 75265-0783
 15031088 Professional Account Management, PO Box 640, Carmichaels, PA 15320-0640
 15031089 +Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182
 15031090 +State Collection Service Inc., 2509 S. Stoughton Rd., Madison, WI 53716-3314
 15031092 +Transworld Systems Inc., 300 Cedar Ridge Dr., Suite 307, Pittsburgh, PA 15205-1159
 15031093 UPMC Behavioral Health Care, 11279 Perry Highway, Suite 450, Wexford, PA 15090-9303
 15031095 +UPMC Presbyterian Shadyside, PO Box 382059, Pittsburgh, PA 15250-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjb@grudowskilaw.com Apr 12 2019 02:20:00 Charles J. Grudowski,
 Grudowski Law Associates, P.C., 3925 Reed Boulevard, Suite 100C, Murrysville, PA 15668
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 12 2019 02:20:42 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Apr 12 2019 02:20:47
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Apr 12 2019 02:21:27 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 cr +EDI: PRA.COM Apr 12 2019 05:58:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15031077 EDI: BANKAMER.COM Apr 12 2019 05:58:00 Bank of America, P.O. Box 45224,
 Jacksonville, FL 32232-5224
 15031078 +E-mail/Text: bankruptcy@cavps.com Apr 12 2019 02:21:08 Cavalry Portfolio Svcs,
 500 Summit Lake Dr, Ste. 4A, Valhalla, NY 10595-2323
 15031080 +EDI: CHASE.COM Apr 12 2019 05:58:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 15031081 EDI: IRS.COM Apr 12 2019 05:58:00 Department of the Treasury, Internal Revenue Service,
 Cincinnati, OH 45999-0010
 15031087 EDI: PRA.COM Apr 12 2019 05:58:00 Portfolio Recovery Associates, LLC, P.O. Box 12914,
 Norfolk, VA 23541
 15031091 EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank, P.O. Box 105972,
 Atlanta, GA 30348-5972
 15031701 +EDI: RMSC.COM Apr 12 2019 05:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15031094 +E-mail/Text: BankruptcyNotice@upmc.edu Apr 12 2019 02:21:18 UPMC Physician Services,
 200 Lothrop St., Pittsburgh, PA 15213-2536
 15031096 E-mail/Text: BKRMailOps@weltman.com Apr 12 2019 02:20:55 Weltman, Weinberg & Reis Co., LPA,
 323 W. Lakeside Avenue, Ste. 200, Cleveland, OH 44113-1009

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 309A

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Total Noticed: 29

Date Rcvd: Apr 11, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2019 at the address(es) listed below:

Charles J. Grudowski on behalf of Debtor Patrick T. Drudy cjg@grudowskilaw.com,
grudowskilaw1@gmail.com; vr@grudowskilaw.com; admin@grudowskilaw.com; lm@grudowskilaw.com; admin@grudowskilaw.com
Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 4